

In re:
Christopher M. Graney
Debtor

Case No. 20-11233-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 02, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher M. Graney, 218 Pine Ridge Road, Havertown, PA 19083-4735
14479984	#+ Alicia M. Graney, 218 Pine Ridge Road, Havertown, PA 19083-4735
14479986	Bradley Osborne, Esq., 298 Wissahickon Avenue, Philadelphia, PA 19154
14479987	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
14482016	+ CITIZENS BANK NA f/k/a RBS CITIZENS NA, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14482291	+ Citizens Bank, NA, c/o Ann E Swartz, Esq., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14479996	+ Hladik, Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14480000	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14480002	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 03 2025 01:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Apr 03 2025 01:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14479985	+ Email/PDF: bncnotices@becket-lee.com	Apr 03 2025 01:49:57	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14479991	Email/Text: megan.harper@phila.gov	Apr 03 2025 01:37:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14479992	Email/Text: megan.harper@phila.gov	Apr 03 2025 01:37:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14479988	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 03 2025 01:39:40	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
14479989	+ Email/Text: ecf@ccpclaw.com	Apr 03 2025 01:37:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14484552	^ MEBN	Apr 03 2025 01:32:25	Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Rd., Glen Allen, VA 23059-4577
14479993	+ Email/Text: bankruptcy@philapark.org	Apr 03 2025 01:38:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14491595	Email/Text: vlazo@dyckoneal.com		

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14479994	Email/Text: bankruptcycourts@equifax.com	Apr 03 2025 01:37:00	Dyck-O'Neal, Inc., P.O. Box 601549, Dallas, TX 75360-1549
14479995	^ MEBN	Apr 03 2025 01:37:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14479997	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 03 2025 01:32:20	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14494000	Email/Text: amps@manleydeas.com	Apr 03 2025 01:37:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14494001	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 03 2025 01:37:00	JPMorgan Chase Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14494157	Email/Text: amps@manleydeas.com	Apr 03 2025 01:50:04	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
14479998	Email/Text: camanagement@mtb.com	Apr 03 2025 01:37:00	JPMorgan Chase Bank, NA, c/o Karina Velter, Esq., Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
14500349	+ Email/Text: camanagement@mtb.com	Apr 03 2025 01:37:00	M&T Credit Services, Attn: Bankruptcy, PO Box 1288, Buffalo, NY 14240
14479999	^ MEBN	Apr 03 2025 01:32:39	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
14480001	+ Email/Text: bankruptcy@philapark.org	Apr 03 2025 01:38:00	Mortgage Guarantee Insurance Company, c/o Dyck -Oneal, Inc., 3100 Monticello Ave, Suite 650, Dallas, TX 75205-3502
14480003	Email/Text: DASPUBREC@transunion.com	Apr 03 2025 01:37:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14480004	+ Email/Text: bankruptcydepartment@tsico.com	Apr 03 2025 01:38:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
			Transworld System Inc, Attn: Bankruptcy, PO Box 15630, Wilmington, DE 19850-5630

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14479990	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
ANDREW M. LUBIN	on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA nj-ecfmail@mwc-law.com bkecf@milsteadlaw.com
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
MARISA MYERS COHEN	on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA ecfmail@mwc-law.com mcohen@mwc-law.com
MICHAEL A. CIBIK	on behalf of Debtor Christopher M. Graney help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileeblk.net; cibiklaw@recap.email; ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 20-11233-amc
Christopher M. Graney)
)
)
Debtor(s).) Chapter: 13
)
)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 2, 2025

For The Court

Timothy B. McGrath
Clerk of Court